

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael T Dougherty  
Cynthia A Dougherty  
Debtors

Case No. 22-02058-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Dec 13, 2024

User: AutoDocke  
Form ID: 309A

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Michael T Dougherty, Cynthia A Dougherty, 105 Cardinal Dr., Palmerton, PA 18071-5535
aty	+ Brent J Lemon, KML Law Group, P.C., 701 Market Street #, 5000, Philadelphia, PA 19106-1541
aty	+ Denise E. Carlon, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5502736	+ Roger and Kathy Smith, 105 Cardinal Dr, Palmerton, PA 18071-5535
5502837	+ Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: jrapa@rapalegal.com	Dec 13 2024 18:42:00	Jason M Rapa, Rapa Law Office, PC, 141 South 1st Street, Lehighton, PA 18235
aty	+ Email/Text: RASEBN@raslg.com	Dec 13 2024 18:42:00	Michelle McGowan, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
tr	EDI: BJEDURKIN	Dec 13 2024 23:42:00	Jill E. Durkin, Durkin Law, LLC, (Trustee), 401 Marshbrook Road, Factoryville, PA 18419
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Dec 13 2024 18:42:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
cr	+ EDI: AISACG.COM	Dec 13 2024 23:42:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Dec 13 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5503260	+ EDI: AISACG.COM	Dec 13 2024 23:42:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5506089	+ EDI: AISACG.COM	Dec 13 2024 23:42:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5502726	EDI: GMACFS.COM	Dec 13 2024 23:36:00	Ally Financial, PO BOX 38092, Bloomington, MN 55438-0902
5502727	+ EDI: CITICORP	Dec 13 2024 23:42:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5502728	+ EDI: CAPITALONE.COM	Dec 13 2024 23:42:00	Cap1/WMT, PO Box 31293, Salt Lake City, UT 84131-0293
5502729	+ EDI: CAPITALONE.COM	Dec 13 2024 23:42:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5502730	+ EDI: CAPONEAUTO.COM	Dec 13 2024 23:42:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511

5503634	+ EDI: AISACG.COM	Dec 13 2024 23:42:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5509573	+ EDI: AISACG.COM	Dec 13 2024 23:42:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5510330	EDI: CAPITALONE.COM	Dec 13 2024 23:42:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5512910	EDI: CITICORP	Dec 13 2024 23:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5502732	EDI: DISCOVER	Dec 13 2024 23:36:00	Discover Bank, c/o DB Servicing, 6500 New Albany Rd., New Albany, OH 43054
5502731	+ EDI: DISCOVER	Dec 13 2024 23:36:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5504358	EDI: DISCOVER	Dec 13 2024 23:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5502733	+ Email/Text: EBN@edfinancial.com	Dec 13 2024 18:42:00	EdFinancial Services LLC, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5504531	+ Email/Text: EBN@edfinancial.com	Dec 13 2024 18:42:00	Edfinancial on behalf of US Dept. of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5502734	+ EDI: CITICORP	Dec 13 2024 23:42:00	GoodYear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5513704	EDI: JEFFERSONCAP.COM	Dec 13 2024 23:42:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5508946	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2024 18:48:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5513875	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2024 18:43:00	Legacy Mortgage Asset Trust 2021-GS3, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5502735	+ Email/Text: PHILAW@weltman.com	Dec 13 2024 18:42:00	Michael Dougherty, 170 S Independence Mall W, Philadelphia, PA 19106-3323
5508892	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2024 18:47:31	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5502737	+ EDI: SYNC	Dec 13 2024 23:36:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
5502738	+ EDI: SYNC	Dec 13 2024 23:36:00	SYNCB/Car Care, PO Box 965036, Orlando, FL 32896-5036
5502739	+ EDI: SYNC	Dec 13 2024 23:36:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
5502740	+ EDI: SYNC	Dec 13 2024 23:36:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
5502741	+ EDI: SYNC	Dec 13 2024 23:36:00	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
5502742	EDI: SYNC	Dec 13 2024 23:36:00	SYNCB/Scorerewards, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5513483	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 bleton@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason M Rapa	on behalf of Debtor 2 Cynthia A Dougherty jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Jason M Rapa	on behalf of Debtor 1 Michael T Dougherty jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfcbis.com
Michelle McGowan	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 mimcgowan@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1:	<b>Michael T Dougherty</b>	Social Security number or ITIN: xxx-xx-1623		
First Name	Middle Name	Last Name	EIN: -----	
Debtor 2:	<b>Cynthia A Dougherty</b>	Social Security number or ITIN: xxx-xx-9558		
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	Middle District of Pennsylvania			Date case filed in chapter: 13 10/24/22
Case number:	<b>5:22-bk-02058-MJC</b>			Date case converted to chapter: 7 12/13/24

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Michael T Dougherty	Cynthia A Dougherty
<b>2. All other names used in the last 8 years</b>	aka Michael Thomas Dougherty, aka Michael Dougherty	aka Cindy A Smith, aka Cindy A Dougherty, aka Cynthia A Smith, aka Cynthia A Quinn, aka Cindy A Quinn
<b>3. Address</b>	105 Cardinal Dr. Palmerton, PA 18071	105 Cardinal Dr. Palmerton, PA 18071
<b>4. Debtor's attorney</b> Name and address	Jason M Rapa Rapa Law Office, PC 141 South 1st Street Lehighton, PA 18235	Contact phone 610 377-7730 Email: <a href="mailto:jrapa@rapalegal.com">jrapa@rapalegal.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Jill E. Durkin Durkin Law, LLC (Trustee) 401 Marshbrook Road Factoryville, PA 18419	Contact phone 570-881-4158 Email: <a href="mailto:jilldurkinesq@gmail.com">jilldurkinesq@gmail.com</a>

For more information, see page 2 &gt;

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 12/13/24
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  <b>*Valid photo ID and proof of Social Security number are required*</b>	<b>Date: January 21, 2025 at 09:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  For additional information use the QR code or visit: <a href="https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom">https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</a>  The Court does not endorse or exercise any responsibility of the content at this link.	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 819 597 0379, Click on Join using passcode 6228655530, or call 1-272-239-0678
		
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 3/22/25  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b> Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	